**AGENDA FOR SLBC MEETING FOR THE STATE OF ARUNACHAL PRADESH FOR THE QUARTER ENDED SEPTEMBER, 2021**

**Adoption of Minutes:**

The minutes of State Level Bankers’ Committee meeting for the quarters ended March 2021 and June 2021, held on **12.10.2021** is under submission for approval. A copy of the same is placed at page No.104.

**AGENDA: 1**

Action Taken Report of SLBC meeting for the combined quarters ended March 2021 and June 2021, held on 12.10.2021:

|  |  |  |  |
| --- | --- | --- | --- |
| **S. No.** | **PARTICULARS** | **Action to be taken by** | **Compliance Remarks/ ATR** |
| 1 | While commenting on the Prime Ministers Mudra Yojana, the CGM, SBI observed that IOB, Axis Bank, Bandhan Bank, IndusInd Bank, NESFB, Yes Bank, HDFC Bank, ICICI Bank & APSCAB have not sanctioned any loan under the Scheme during the FY2021-22. He advised the 9 Banks to sanction loans under PMMY. | IOB, Axis, Bandhan, HDFC, ICICI, IndusInd, NESFB, Yes, APSCAB | Only IOB and ICICI has sanctioned Mudra loans during the quarter ended September 2021. Other 7 Banks are yet to sanction Mudra loan during the year 2021-22. |
| 2 | The Chief Secretary advised the Secretary Finance, Govt. of Arunachal Pradesh, to constitute a committee to ensure prioritisation for opening of Bank branches in unbanked blocks/areas | Secy. Finance & SLBC | Blocks are since allotted to all the Banks for opening new Branches as decided in the SLBC Sub Committee Meeting held on 24.11.2021.  Response from the Banks are still awaited. List is enclosed at page No. 102 |
| 3 | The Principal Secretary Finance, reiterated the earlier instructions of the Government to hold a minimum of 3 Financial awareness camps under the Azadi Ka Amrit Mahotsav in all the districts within 21.10.2021 by all the Banks and submit the report by 25.10.2021 | All Banks | 51 Financial awareness camps were organised by the Banks as under:  BOB-0, BOI-2, BOM-0, CAN-1, CBI-1, IND-1, IOB-1,PNB-0, P&SB-1,SBI-25, UCO-1, UNI-1, AXIS-1, BAN-0, HDFC-1, ICICI-0, IDBI-0, INDUS-0, NESFB-0, YES-1, APRB- 14, APSCAB-0 |
| 4 | On restriction of maintaining Government deposit accounts, the Principal Secretary stated that review in this regard would be done every six months from now onwards and the benchmark of CD ratio would be raised from 20% to 25%. | Related Govt. Dept. & SLBC. | There are 7 Banks with CD Ratio less than 25% as on 30th Sept, 2021. They are Bandhan, Punjab & Sind Bank, Union Bank, Axis Bank, Bank of Baroda, HDFC & Central Bank of India. |
| 5 | A brief containing all the loan Schemes and products including relevant websites should be prepared. After proper advertisement, comprehensive credit camps to be held, preferably on 13.11.2021 in 6 places. | All Banks | Credit outreach camps were held at Naharlagun, Namsai, Along, Khonsa and Pasighat. In principle sanction was accorded to a total of 251 loan applications amounting to Rs.14.68 crores. A detailed report is placed at page No.101. |
| 6 | While discussion on control and recovery of bad loans, the Chairman expressed his concerns over the increasing NPAs. It has been decided that the Bakijai Cases will be heard on every 3rd Monday of the Month | All Banks & All DCs | This has been initiated at DC, ICR. An amount of Rs.0.73 crore has since been recovered under DC, ICR under Bakijai cases. |
| 7 | Loan targets under various schemes including financing of SHGs sponsored by the Arunachal State Rural Livelihood Mission should be allotted to all Banks | ArSRLM & SLBC | Loan targets have been allotted in case of PMEGP, PMSVANidhi, NULM etc. Allotment of loan targets for SHGs sponsored by ArSRLM for the next year 2022-23 would be made shortly. Allotment of targets for loans under ANBY and ANKY for 2022-23 will also be made. |

**AGENDA-2:**

1. **DEPOSITS, ADVANCES & CD RATIO AS ON 30.09.2021:-**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **September, 2020** | **March, 2021** | **September, 2021** | **YOY Growth** | **YOY %** | **YTD** | **YTD %** |
| **Deposit** | 18342.81 | 20086.44 | 18804.61 | 461.80 | 2.52 | (-)1281.83 | (-)6.38 |
| **Advances** | 5922.68 | 6569.99 | 7003.30 | 1080.62 | 18.24 | 433.31 | 6.59 |
| **CD Ratio** | 32.29 | 32.71 | 37.24 |  |  |  |  |

1. **BANK-WISE CD RATIO AS ON 30.09.2021:-**

|  |  |  |
| --- | --- | --- |
| **CD RATIO** | **No. Of Banks** | **Name of Banks** |
| **Below 20%** | 3 | **1.** PSB **2.** UNI **3**. BANDHAN |
| **20% to 30%** | 7 | **1.** BOB **2.** CBI **3** AXIS **4**. HDFC **5**. ICICI **6**.IDBI **7**.APRB |
| **30% to 40%** | 2 | **1.** BOI **2.** SBI |
| **Above 40%** | 10 | **1.** BOM **2**.CAN **3**.IND **4.** IOB **5.** PNB **6.** UCO **7**. INDUSIND  **8.** NESFB **9**. YES **10**. APSCAB |

**The Banks with sub-par CD Ratio are advised to improve their CD ratio.**

1. **DISTRICT-WISE CD RATIO AS ON 30.09.2021:-**

|  |  |
| --- | --- |
| **CD Ratio** | **No. Of District** |
| Number of districts with C.D Ratio above 60% | **05** (East Kameng, Kraa Daadi, Kurung Kumey, Longding & Pakke Kessang) |
| Number of districts with C.D. Ratio in between 40% to 60% | **02** (Tirap & Upper Subansiri) |
| Number of districts with CD Ratio below 40% | **16** (Anjaw, Changlang, Dibang Valley, East Siang, Kamle, Lohit, Lower Dibang Valley, Lower Subansiri, Namsai, Papumpare, Shi Yomi, Siang, Tawang, , Upper Siang, West Kameng& West Siang.) |

**AGENDA- 3**

**a) ANNUAL CREDIT PLAN (ACP): REVIEW OF CURRENT YEAR CREDIT DISBURSEMENT BY THE BANKS AT THE END OF 2nd QUARTER OF FY(2021-22):**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **FY 2020-21** | | | **FY 2021-22** | | |
| **Target Amount** | **Achievement** | **%** | **Target Amount** | **Achievement** | **%** |
| **Agri Total** | 465.11 | 46.27 | **9.94** | 103.33 | 19.13 | **18.52** |
| **MSME** | 166.59 | 363.87 | **218.42** | 471.75 | 226.59 | **48.03** |
| **Other Priority Sector** | 73.79 | 29.60 | **40.11** | 105.09 | 10.27 | **9.77** |
| **Total** | **705.50** | **439.74** | **62.33** | **680.17** | **255.99** | **37.64** |

**b) PRIORITY SECTOR ADVANCES: SECTORAL POSITION AS ON 30.09.2021:-**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Sector** | **O/S as on Sept'20** | **O/S as on March’21** | **O/S as on Sept'21** | **YoY Growth** | **YoY Growth %** | **YTD Growth** | **YTD Growth %** |
| Agri Total | 1109.99 | 1222.12 | 1176.71 | 66.72 | 6.01 | (-)45.41 | (-)3.71 |
| MSME | 929.30 | 1062.87 | 1467.03 | 537.73 | 57.86 | 404.16 | 38.03 |
| Other Priority Sector | 359.10 | 352.65 | 402.05 | 42.95 | 11.96 | 49.40 | 14.01 |
| **Total** | **2398.39** | **2637.64** | **3045.79** | **647.40** | **26.99** | **408.15** | **15.47** |

1) The PSL has increased from Rs. 2637.64 crores in March 2021 to Rs. 3045.79 crores as on September 2021.

2) The Priority Sector Advances as on September 2021, is Rs. 3,045.79 Crores, which stands at 43.49 % of total advances of Rs. 7003.30 Crores. **(RBI benchmark: 40%)**

3) There is a YoY growth of **Rs.** 66.72 **Crore (6% YoY growth)** in **Agri Priority Sector Advances** in the Sept’21 quarter.

The priority sector Agricultural Advances of Rs. 1176.71 Cr. as on Sept’21 Qtr. stands at 16.80% of the total advances against the RBI benchmark of 18%.

1. **PROGRESS UNDER KCC AS ON 30.09.2021:**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **30.09.2020** | | **31.03.2021** | | **30.09.2021** | | **YOY** | | **YTD** | |
| **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** |
| 15014 | 97.60 | 14451 | 101.23 | 15131 | 99.95 | 117 | 2.35 | 680 | (-)1.28 |

**AGENDA 4:**

**PROGRESS UNDER GOVT. SPONSORED SCHEMES:**

1. **Prime Minister Mudra Yojana (PMMY) :-** **Sanction and disbursement of Mudra loan during the year 2021-22 & Outstanding as on 30.09.2021, is as under:**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Type** | **Disbursement during FY 2019-20** | | **Disbursement during FY 2020-21** | | **Disbursement as on Sep, 2021** | | **Outstanding as on 30.09.2021** | |
|  | **No.** | **Amt.** | **No.** | **Amt.** | **No.** | **Amt.** | **No** | **Amount** |
| **Shishu** | 547 | 2.00 | 2052 | 2.85 | 900 | 1.85 | 3393 | 8.30 |
| **Kishore** | 964 | 25.54 | 1223 | 18.70 | 531 | 8.39 | 2582 | 57.90 |
| **Tarun** | 618 | 48.32 | 589 | 28.22 | 362 | 15.83 | 1691 | 71.69 |
| **Total** | **2129** | **75.87** | **3864** | **49.77** | **1793** | **26.07** | **7666** | **137.89** |

**(b) Deen Dayal Upadhyay Swavalamban Yojna (DDUSY) Performance**

**DDUSY Report Bank wise as on 30.11.2021**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Sl. No.** | **Bank** | **Sanction No.** | **Sanction Amount** | **Subsidy Amount** | **Sanctioned but Subsidy not received** | |
| **No.** | **Amount** |
| 1 | Bank of Baroda | 3 | 0.37 | 0.49 | 2 | 0.30 |
| 2 | Bank of India | 1 | 0.05 | 0.07 |  |  |
| 3 | Bank of Maharastra | 2 | 0.19 | 0.25 |  |  |
| 4 | Canara Bank | 6 | 0.61 | 0.81 | 1 | 0.15 |
| 5 | Central Bank of India | 8 | 1.10 | 1.47 |  |  |
| 6 | Indian Bank | 5 | 0.75 | 1.00 | 1 | 0.15 |
| 7 | IDBI | 1 | 0.05 | 0.07 | 1 | 0.07 |
| 8 | Indian Overseas Bank | 3 | 0.24 | 0.32 |  |  |
| 9 | Punjab National Bank | 3 | 0.24 | 0.32 |  |  |
| 10 | Punjab & Sind Bank | 1 | 0.14 | 0.18 |  |  |
| 11 | State Bank of India | 290 | 31.91 | 42.55 | 32 | 3.72 |
| 12 | APRB |  |  |  | 1 | 0.07 |
| 13 | Axis Bank |  |  |  | 1 | 0.02 |
| **Total** | | **323** | **35.65** | **47.53** | **39** | **4.48** |

**(District wise details is at Page No. 99)**

**c) Atma Nirbhar Bagwani Yojana and Atma Nirbhar Krishi Yojana**

**Performance of Banks as on 10.12.2021 are as under:**

**(Amt- Rs. in crores)**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Banks | Application received | | | | Sanctioned | | | | SHG | | | |
| Bagwani | | Krishi | | Bagwani | | Krishi | | Received | | Sanctioned | |
| No | Amt | No | Amt | No | Amt | No | Amt | No | Amt | No | Amt |
| BOI | 2 | 0.02 | 3 | 0.03 | 0 | 0 | 0 | 0 | 32 | 0.45 | 4 | 0.04 |
| SBI | 2654 | 32.66 | 1946 | 15.01 | 570 | 5.12 | 367 | 1.74 | 149 |  | 142 | 1.20 |
| APRB | 436 |  | 64 |  | 1 | 0.01 |  |  | 233 |  | 142 | 2.01 |
| APSCAB | 197 | 7.83 | 183 | 4.74 | 0 | 0 | 0 | 0 | 60 |  | 0 | 0 |
| **TOTAL** | **3289** | **40.51** | **2196** | **19.78** | **571** | **5.13** | **367** | **1.74** | **474** |  | **288** | **3.25** |

**d) PMEGP: Performance vis-a-vis target in 2020-21 is given below (As on 30.09.2021):**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Target** | **Sanctioned** | **Disbursed Number** | **Disbursed Amount** | **Outstanding Numbers** | **Outstanding amount** | **NPA No.** | **NPA Amount** |
| 200 | 77 | 42 | 2.79 | 933 | 27.70 | 486 | 11.19 |

**AGENDA 5:**

**PROGRESS UNDER PM SVANidhi & GECL:**

1. **PM SVANidhi Data as on 30.11.2021:**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Total proposals sourced** | **No of proposals sanctioned** | **No of proposals disbursed** | **No of proposals returned/ineligible** | **No of proposals pending** |
| 4588 | 2867 | 2543 | 1245 | 476 |

**(Details are placed at page No. 97)**

**b) GECL Data as on 15.11.2021:**

**(Amt. in Crores)**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Opted Out** | | **Sanctioned** | | **Disbursed** | |
| **No** | **Amount** | **No** | **Amount** | **No** | **Amount** |
| 1821 | 9.13 | 3902 | 74.51 | 2413 | 55.39 |

**(Details are placed at page No. 98)**

**AGENDA- 6:**

**FINANCIAL INCLUSION-**

1. **STATUS OF OPENING OF BANKING OUTLETS IN UNBANKED VILLAGES AS ON 30.09.2021:**

In regard to DFS Unbanked villages, out of 1927 uncovered villages identified by DFS, 1877 unbanked villages are already covered either by Branch/CSPs/IPPB by the allotted Banks. The remaining 46 villages are yet to be covered by banks. The remaining 46 unbanked villages allotted to the Banks are as under:

|  |  |  |
| --- | --- | --- |
| **SL No** | **Allotted Banks** | **No. of uncovered villages at present as on 30.09.2021** |
| 1 | SBI | 7 |
| 2 | APSCAB | 34 |
| 3 | ICICI | 5 |
| **TOTAL** | | **46** |

1. **PROGRESS UNDER 100% DIGITISATION CAMPAIGN:**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Expanding and Deepening of Digital Payments Ecosystem for 100% Digitisation** | | | | | | |
| **District: PAPUMPARE (ARUNACHAL PRADESH)** | | | | | | |
| **As at the end of:** | **Total No. of Operative SB Accounts** | **Total No. of Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD** | **% of such Accounts out of total Operative Savings Accounts** | **Total No. of Operative Current Accounts** | **Total No. of Operative Current Accounts covered with at least one of facilities - Net Banking/ POS/ QR etc.** | **% of such Accounts out of total Operative Current Accounts** |
| **Sep’21** | 300291 | 297929 | 99.21 | 16574 | 16190 | 97.68 |

Lohit district has also been identified by the Reserve bank of India for 100% digitization.

**(c) PROGRESS UNDER SOCIAL SECURITY SCHEMES (CUMULATIVE UPTO SEPT, 2021)**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Date** | **PMJDY Accounts** | **PMJJBY Accounts** | **PMSBY Accounts** | **APY Accounts** |
|  |  |  |  |  |
| As on 31.12.2019 | 291167 | 46423 | 52162 | 5626 |
| As on 31.03.2020 | 284743 | 42228 | 72750 | 6356 |
| As on 31.03.2021 | 360254 | 76801 | 145967 | 13568 |
| As on 30.06.2021 | 361157 | 85979 | 176144 | 14485 |
| As on 30.09.2021 | 367550 | 95463 | 192208 | 14496 |

**AGENDA- 7**

**POSITION OF NPAs, CERTIFICATE CASES AND RECOVERY OF NPAs:**

**Recovery under Bakijai:**

**(Amt. in Crores)**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Pending cases at the beginning of the quarter** | | **Addition of cases during the quarter** | | **Cases settled during the quarter** | | **Pending cases at the close of the quarter** | |
| **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** | **No.** | **Amount** |
| 6206 | 98.85 | 0 | 0 | 35 | 0.73 | 6171 | 98.12 |

**AGENDA-8**

**STATUS OF RSETI AS ON 30.09.2021:**

We have only one RSETI functioning in the State in Papumpare District. There is a proposal to set up a RSETI at Seppa. Considering that RSETI should generally cater to the needs of the adjoining districts as well, we may set up RSETI at a place where such accessibility is available like Namsai in place of Seppa. Further, the RSETI at Pasighat sponsored by Bank of Baroda is under construction. Technical team from Zonal Office, Bank of Baroda is likely to visit the site in the third week of December 2021.

**AGENDA-9**

Any other item, with the permission of the chair.